

SUBJECT: All CPF E-mail - BEST Procedures for FEHB Open Season

Sent: Thursday, 7 Nov 02

This E-mail is to advise you that we are fast approaching Federal Employees Health Benefits (FEHB) Open Season, 11 Nov through 9 Dec 02. The purpose of the E-mail is to familiarize you with our FEHB Open Season processes and to let you know what action you can expect from BEST.

Each FEHB Open Season, OPM announces its "Significant Plan Changes." This year there are over 6,300 employees whose plans are either dropping out of the FEHB Program entirely or reducing or splitting service areas. BEST will notify each affected employee by mailing them a personal letter to their home address (attachments 1, 2, 3). Our letter suggests employees obtain copies of the FEHB Guide and individual health plans from the OPM web site at <http://www.opm.gov/insure> and click on the FEHB Open Season for 2003 Web Site. We have also included a copy of the FEHB Open Season public affairs article AFPC/PA is releasing to your local papers (attachment 4).

For the convenience of employees, BEST developed instructions on "How to Access the Benefits and Entitlements Telephone Automated System" and "How to Access the Employee Benefits Information System (EBIS)." The instructions explain to employees in detail how to access the BEST automated phone and web systems. "How to Access the Employee Benefits Information System (EBIS)" has been updated to reflect the recent changes to accessing the AFPC Secure Web Site. Both documents can be found on BEST website at <http://www.afpc.randolph.af.mil/BEST/automated.htm>.

As a reminder, if an employee is participating in FEHB Premium Conversion and does not have a qualifying life event, the only time they can cancel their health insurance coverage or change from self and family to self only coverage is during FEHB Open Season. These open season elections will be effective 12 Jan 03 and employees will see their FEHB Open Season election reflected on their 31 Jan 03 Leave and Earnings Statement (LES).

Employees may also change their participation in Premium Conversion during FEHB Open Season. To do this, they obtain the Premium Conversion Election Form from our web site at <http://www.afpc.randolph.af.mil/dpc/BEST/fehb.htm> or call the BEST telephone automated system, pressing "6" for Faxback documents, and request document #1005. The employee faxes the completed form to BEST at DSN 665-2936 or 210-565-2936.

If you receive inquiries from employees regarding FEHB Open Season or other FEHB, TSP or FEGLI, questions, please direct employees to our toll-free BEST phone number, 1-800-997-2378, or commercial 527-2378, if calling within the San Antonio, Texas area. Benefits Counselors are available Monday through Friday, 7:00 am - 7:00 pm Central Standard Time. Please remind employees that all benefit changes must be made through the BEST automated phone or web system. BEST does not accept or process any hardcopy forms, except from hearing-impaired employees.

We appreciate your support.

**Chief, Special Operations Division
Air Force Personnel Center**

MEMORANDUM FOR EMPLOYEES AFFECTED BY 2003 FEHB CHANGES

FROM: HQ AFPC/DPCMB
550 C Street West Suite 57
Randolph AFB TX 78150-4759

SUBJECT: **2002 Federal Employees Health Benefits (FEHB) Program Open Season Plans and Enrollment Codes Dropping Out of FEHB in 2003**

The 2002 Federal Employees Health Benefits (FEHB) Open Season runs from 11 November through 9 December 2002. **Our records reflect you are currently enrolled in a health plan or code that is dropping out of the FEHB Program in 2003. To continue FEHB coverage in 2003, you MUST enroll in a different plan during open season. If you do not select another plan, you are considered to have canceled your enrollment. This serves as your official notification that you must select a new plan to avoid losing coverage.** You will remain covered and receive benefits under your old plan until coverage under the new plan becomes effective on 12 January 2003. **If you do not make a new election, your coverage will terminate 11 January 2003.**

You may obtain copies of the 2003 FEHB Guide and health plan brochures from the Office of Personnel Management's web site at <http://www.opm.gov/insure>. The FEHB Guide contains a comparison chart that provides general information about each plan and shows the biweekly premium rates. Do not rely solely on the FEHB Guide when deciding to enroll in a specific plan, but consult the plan's brochure for a complete description of benefits.

To make an election during open season, you will need the enrollment code of the plan you have selected, and if your enrollment is for self and family coverage, you will need each eligible family member's SSN, date of birth, and zip code. In addition, if you, your spouse, or other family members have any other group health insurance other than the FEHB plan you are enrolling in, please have available the name of the group health insurance and the policy holder of the plan.

You will make your FEHB enrollment, or change in enrollment, through the Benefits and Entitlements Service Team (BEST) automated system by telephone or web. Should you need assistance with either the BEST telephone or web automated systems, call our toll-free BEST telephone number at 1-800-997-BEST (2378) or 527-2378 if calling within the San Antonio, Texas area. You will press "1" for Health Benefits, and then "0" to speak to a Benefits Counselor. If you are located overseas, contact your CPF for a toll-free direct access number. Benefits Counselors are available Monday through Friday, 7:00 a.m. - 7:00 p.m. Central Standard Time.

Chief, Special Operations Division
Directorate of Civilian Personnel Operations

Attachment 1

MEMORANDUM FOR EMPLOYEES AFFECTED BY 2003 FEHB CHANGES

FROM: HQ AFPC/DPCMB
550 C Street West Suite 57
Randolph AFB TX 78150-4759

SUBJECT: **2002 Federal Employees Health Benefits (FEHB) Program Open Season Plans
Reducing or Splitting Service Areas without Terminating an Enrollment Code**

The 2002 Federal Employees Health Benefits (FEHB) Open Season runs from 11 November through 9 December 2002. **Our records reflect you are currently enrolled in a health plan or code that is either reducing or splitting its service areas in 2003. We suggest you check your plan's brochure to find if your service area will be affected by the changes. If you are affected, you may wish to consider choosing a new plan for 2003 during open season.** If you elect a new plan, you will remain covered and receive benefits under your old plan until coverage under the new plan becomes effective on 12 January 2003.

You may obtain copies of the 2003 FEHB Guide and health plan brochures from the Office of Personnel Management's web site at <http://www.opm.gov/insure>. The FEHB Guide contains a comparison chart that provides general information about each plan and shows the biweekly premium rates. Do not rely solely on the FEHB Guide when deciding to enroll in a specific plan, but consult the plan's brochure for a complete description of benefits.

To make an election during open season, you will need the enrollment code of the plan you have selected, and if your enrollment is for self and family coverage, you will need each eligible family member's SSN, date of birth, and zip code. In addition, if you, your spouse, or other family members have any other group health insurance other than the FEHB plan you are enrolling in, please have available the name of the group health insurance and the policy holder of the plan.

You will make your FEHB enrollment, or change in enrollment, through the Benefits and Entitlements Service Team (BEST) automated system by telephone or web. Should you need assistance with either the BEST telephone or web automated systems, call our toll-free BEST telephone number at 1-800-997-BEST (2378) or 527-2378 if calling within the San Antonio, Texas area. You will press "1" for Health Benefits, and "0" to speak to a Benefits Counselor. If you are located overseas, contact your CPF for a toll-free direct access number. Benefits Counselors are available Monday through Friday, 7:00 a.m. - 7:00 p.m. Central Standard Time.

Chief, Special Operations Division
Directorate of Civilian Personnel Operations

MEMORANDUM FOR EMPLOYEES AFFECTED BY 2003 FEHB CHANGES

FROM: HQ AFPC/DPCMB
550 C Street West Suite 57
Randolph AFB TX 78150-4759

SUBJECT: **2002 Federal Employees Health Benefits (FEHB) Program Open Season Plans
Splitting Service Area with Possible Enrollment Code Change**

The 2002 Federal Employees Health Benefits (FEHB) Open Season runs from 11 November through 9 December 2002. **Our records reflect you are currently enrolled in a health plan or code that is splitting its service areas in 2003. The following plans are splitting their service areas into two enrollment codes:**

Univera Healthcare of New York: The Southern Region (Allegany, Cattaraugus, and Chautauqua counties) will have a new code, KQ. The Northern Region (Erie, Genesee, Niagara, Orleans, and Wyoming counties) will stay with the current code, Q8. If you are enrolled in code Q8 and live or work in the counties designated as the Southern Region, you must enroll in code KQ or a new plan during open season.

Av-Med of Florida: The Southern Region will have a new code, ML, and the Northern Region (Tampa) will stay with the current code, EM. If you reside in a county assigned to the Southern Region, you must elect code ML or pick a new plan during the open season. You will not be automatically transferred to the Southern Region, enrollment code ML. Code EM is also reducing their service area and the counties listed below are being dropped from this code. **Gainesville area:** Alachua, Bradford, Citrus, Columbia, Dixie, Gilchrist, Hamilton, Levy, Marion, Putnam, Suwannee, and Union; **Jacksonville area:** Baker, Clay, Duval, Nassau, and St. Johns; **Orlando area:** Orange, Osceola, and Seminole; **Tampa area:** Lee and Sarasota. If you reside in a county being dropped and you do not change health plans during open season, you will have to travel to your plan's remaining service area to obtain medical care in order to receive full benefits from the plan in 2003.

We suggest you check your plan's brochure to determine which 2003 code you should be under. If you elect a new code or plan, you will remain covered and receive benefits under your old plan until coverage under the new plan becomes effective on 12 January 2003.

You may obtain copies of the 2003 FEHB Guide and health plan brochures from the Office of Personnel Management's web site at <http://www.opm.gov/insure>. The FEHB Guide contains a comparison chart that provides general information about each plan and shows the biweekly premium rates. Do not rely solely on the FEHB Guide when deciding to enroll in a specific plan, but consult the plan's brochure for a complete description of benefits.

To make an election during open season, you will need the enrollment code of the plan you have selected, and if your enrollment is for self and family coverage, you will need each eligible family member's SSN, date of birth, and zip code. In addition, if you, your spouse, or other family members have any other group health insurance other than the FEHB plan you are enrolling in, please have available the name of the group health insurance and the policy holder of the plan.

You will make your FEHB enrollment or change in enrollment through the Benefits and Entitlements Service Team (BEST) automated system by telephone or web. Should you need assistance with either the BEST telephone or web automated systems, call our toll-free BEST telephone number at 1-800-997-BEST (2378) or 527-2378 if calling within the San Antonio, Texas area. You will press “1” for Health Benefits and “0” to speak to a Benefits Counselor. If you are located overseas, contact your CPF for a toll-free direct access number. Benefits Counselors are available Monday through Friday, 7:00 a.m. - 7:00 p.m. Central Standard Time.

Chief, Special Operations Division
Directorate of Civilian Personnel Operations

Nov. 1, 2002
Release No. 078

Civilian health care program open season starting soon

AIR FORCE PERSONNEL CENTER - Air Force civilian employees will have the opportunity to review and update their health care plan during the Federal Employees Health Benefits program open season, Nov. 11 - Dec. 9.

Program changes could affect more than 7,000 employees -- 11 health plan carriers are dropping out of the FEHB and many others are drastically changing their services in 2003, said Janet Thomas of the Benefits and Entitlements Service Team here. But carriers will still offer 188 enrollment choices.

“Even though insurance carriers leaving the FEHB or making significant service changes are required to notify their customers, we send letters to those affected too,” said Ms. Thomas, “but it is still the employee’s responsibility to ensure their plan is in order.”

“Open season is the best time for people to review their health care coverage,” she said, “not only to make desired changes, but to ensure their plan hasn’t been altered or discontinued.”

FEHB premiums are expected to increase an average of 11 percent in January. Health maintenance organizations will increase an average of 13.6 percent and fee-for-service plans will increase 10.5 percent, according to Ms. Thomas. Studies show health care premiums nationally will climb as much as 20 percent in 2003, according to the Office of Personnel Management.

Employees with ‘self-only’ coverage will pay about \$4.45 more and those with family coverage will pay about \$10.21 more per pay period, she said. The government will continue to pay an average of 72 percent of FEHB premiums.

OPM officials attribute these premium increases to the health care providers' rising costs, advances in medical technology, and an aging population, said Ms. Thomas.

More FEHB information including guides, rates and plan descriptions are available on the OPM web site at <http://www.opm.gov/insure> or the BEST homepage at <http://www.afpc.randolph.af.mil/dpc/BEST/menu.htm>.

All Air Force-serviced civilian employees must make their open season changes by one of two methods:

-- AFPC's Employee Benefits Information System web site at http://www.afpc.randolph.af.mil/dpc/BEST_GRB/EBIS.htm. Employees with self and family coverage or other insurance can use the BEST web automated system to make their elections and avoid having to transfer to a counselor to complete their transaction.

-- The BEST automated phone system at (800) 997-2378 or (commercial) 527-2378 if calling within San Antonio. Hearing impaired employees may call the TDD line at (800) 382-0893, or (commercial) 565-2276 within San Antonio. Overseas employees may use the toll-free direct access number for the country that they are in. Counselors are available weekdays, 7 a.m. - 7 p.m. Central Time.

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